

How much insurance do you need? (28:14)

How blessed is the man who fears always, but he who hardens his heart will fall into calamity

THE TEXT (NASB)

How blessed is the man who fears always, but he who hardens his heart will fall into calamity

Happy is the man that feareth alway: but he that hardeneth his heart shall fall into mischief. KJV
- Proverbs 28:14

INTRODUCTION



Our insurance needs differ widely, but we control them indirectly.

Our attitudes affect us much more than we may think. Wrong lifestyles invite trouble.

It all depends on these questions. Do things just happen randomly or does a Supreme Being say yea or nay to everything that happens? Furthermore, do our own choices affect the Supreme Being as to what is allowed into our lives? Do we want to buy insurance or gain assurance?



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COMMENTARY

Wait. The text is confusing. Why would continual fear be good? The text should be praising the man who is fearless, laid-back, relaxed, and tough as nails, and is never fazed by life's difficulties. Instead, it says that fear keeps trouble out of our lives. That seems bizarre.

Translation: *how blessed*



Note the expression “**how blessed**” rather than just blessed. The NASB inserts word “how” to denote the highest sense of “blessing.” It’s the Hebrew word for supreme blessing, אֲשֶׁר־ (ʾăšêr, pronounced “ash-r’y”), compared to the more common Hebrew word for blessing, בָּרַךְ (bārak, pronounced “bah-rak.”) The KJV renders it as “happy.” Perhaps blissful would be a better translation. ʾăšêr is used forty-four times and appears first in Deuteronomy 33:29 as the very last words that Moses leaves with Israel to express Israel’s favoured and protected status among all the nations on the earth.

It’s rather surprising. One would think that someone “**who fears always**” has a complex. Maybe he has a phobia. He’s constantly tense, disturbed, anxious, and troubled. But that’s not what the text says. It says the opposite. What type of fear would result in a great blessing?

Translation: *Fear*

The text does not specify what is being feared. It could refer to the fear of God or God’s laws, but it could also refer to the police, public disdain, or something else. The text could be referring to someone who is chronically tense. That sounds like a horrible psychological ailment. Is it the fear of God, God’s law, the police, public disdain, or something else?

The fear of God is the likely best choice—being corroborated by a Bible text which directs our fear: Isaiah 8:12-13. Some semi-literal translations introduce the object of our fear: English Standard Version - the LORD, New international Version - God, International Standard Version - the LORD. It could also refer to fearing the king, or those who represent civil authorities (Proverbs 24:21). Fearing God always means never thinking that we can hide from Him in any way. It means keeping ourselves humble. It is the opposite of being full of self by thinking the world revolves around us.



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Our Driving and Smoking Records



Just as a poor driving record makes auto insurance more expensive, so too does loose-living (e.g. drugs, smoking, and alcohol) affects personal insurance in all its forms: Life, critical illness, travel, health, and disability. Insurance companies underwrite carefully. They know that calamities come more frequently to the careless. Life insurance premiums of a smoker can be more than double those of a non-smoker. It's better to get a healthy fear of the poisons that smoke injects into our bodies, and then experience the blessings of a smoke-free life style.

Translation: *Calamity*



The Hebrew word for **calamity**, רעה (rə'ah, pronounced "rah-ah"), can also be translated as: evil, distress, injury, and adversity. When combined with the word **fall**, it implies that deliberately desensitizing ourselves or ignoring the subtle messages of our conscience contributes to the bad fortune we encounter (also found in Proverbs 17:20.) The classic German translation of this word is "Unglueck" or bad luck. Similarly the Spanish translation uses the word "infortunio" corresponding to the English word misfortune. Hence we can conclude that the conditions on the outside of our lives are influenced by our attitudes on the inside.

Translation: *hardens his heart*

In my study of the scriptures I have found that "**he who hardens his heart**" is on very dangerous ground. This expression is used in Exodus as Pharaoh first hardened his own heart (Exodus 5:1-9, Exodus 8:15) and then God hardened Pharaoh's heart (Exodus 7:3). The famous ten plagues, calamity after calamity came upon Egypt, all because the king of Egypt



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refused to recognize a ruler higher than himself or his gods, namely the sovereignty of God Almighty, Elohim. Pharaoh had too high an opinion of himself. Indeed I believe that pride is the root cause of a hardening of the heart, or as Zig Ziglar used to put it, a hardening of the attitudes.

Those who harden their heart, snub the still small voice of God (1Kings 19:11-13). But because God speaks softly does DEFINITELY NOT mean that he is weak. Similarly those who ignore the gentle promptings of conscience are like a jet plane that ignores its on-board navigation system and crashes (1 Timothy 1:19). Distracted living is just as dangerous as distracted driving.

Desensitized to Good Guidance



When we get so self-absorbed that we become desensitized to the still-small voice of God—the subtle, inaudible, and invisible communication from the Spirit of God—we are already in trouble. A deliberate resistance of the Spirit of God spells nothing but trouble. Rebellion *invites* calamity.

That's why God expressed such grief before the global flood (Genesis 6:3). God, in his Spirit struggled with the deep-seated rebellion within the hearts of those on planet earth. Only Noah who was humble and received grace from God. The human tendency to rebel against our Creator causes us to shun God's word and His ways. Eventually we become hardened, desensitized. This results in blindness and deafness - not from birth but by choice. (Ezekiel 12:2). We MUST heed God's warnings while we can. Not the intense triple warning in rapid succession, against hardening our hearts (Hebrews 3:7-8, Hebrews 3:15, Hebrews 4:7)

I'm not suggesting that those who fear God never experience personal calamities. Indeed they do, but the text implies that stubborn resistance to God's will increases the trouble in our lives.

No amount of insurance of any kind will be able to compensate for the wrong attitudes which invariably lead to foolish decisions and big trouble.

Incomplete Protection

Face it. Insurance does not and cannot protect us from calamity. But insurance can help us deal with the financial loss associated with calamity. Insurance is a financial tool—it can be used or



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abused. When insurance is used properly we can recover quickly from a financial catastrophe. When insurance is used improperly our insurance becomes our “assurance” that we can weather any storm. Insurance changes from being helpful to harmful when it reduces our sensitivity to God—when it gives us the impression that we have insulated ourselves from all calamities and we can afford to ignore God’s warnings—many of which are subtle.

Insurance and the Bible

Sometimes I like to describe insurance as “ifsurance”. By this I mean insurance provides assurance of some financial provision IF a calamity occurs. Insurance is largely based on ignorance of the future.

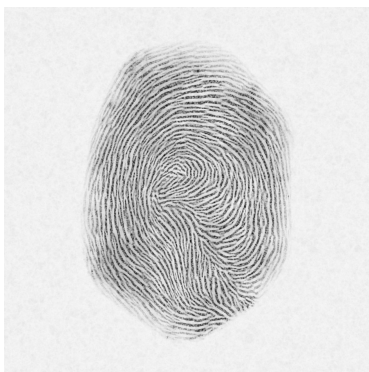
I appreciate the insights of Larry Burkett: ¹

Some say you need enough insurance that your family will never have a financial need. Others go to the opposite extreme, believing you should depend totally on God and have no insurance at all. However, with few exceptions, a lack of insurance does not reflect greater faith. Instead, it reflects slothfulness and a lack of planning. Contrary to what some may believe, insurance is never mentioned in the Bible but the principle of future provision is. Owning insurance doesn’t necessarily reflect a lack of faith in God.

In his discussion of the topic, author Randy Alcorn makes this conclusion: ²

Here’s the bottom line question: Is insurance a legitimate tool of God or an illegal substitute for him? Is it a provision or an idol? These questions can only be answered in our hearts, but we need to ask them.

Insurance, Assurance and Personal Faith



In my opinion buying insurance is a highly personal choice. The Bible allows for personal latitude with life-style choices. For example, some believers eat meat; others are vegetarians. Some drink alcohol; others abstain. Some celebrate holy days; others don’t (Romans 14:1-6). All are genuine believers despite having differing personal convictions. Each has his own unique and highly personal faith in God.



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Since all believers must stand before their Creator individually, then everyone, individually, must discern what God expects. It's personal. It's subjective. It's unique like a fingerprint. It comes through the conscience. It's a matter of faith, not sight. The choice is always made with incomplete knowledge, since faith, by definition, begins where knowledge ends. Personal faith is the guiding criterion to pleasing God (Hebrews 11:6). The best way to grow in personal faith is by communicating with the invisible God through prayer and submission to His word—the Bible. Whatever decision is made to purchase or reject insurance, it should be based on faith. Whatever is not of faith is sin (Romans 14:23). It takes time to develop a personal relationship with God Almighty and it's possible only through the Lord Jesus Christ (John 14:6, Acts 4:12).

Insurance is a financial tool but it's not the only financial tool that we have available for us to build security. We can increase our assurance of God's blessing and protection by following the advice given in Proverbs 28:27, 12:3, 10:3. For further study research the keyword "security."

OUR CREATOR, REDEEMER, AND FRIEND

Jesus always told his followers to "fear not," except once.

We read in Matthew 10:28-31 that Jesus told his disciples to fear God—nothing and no one else. God, the Father, is in control of all calamities big and small, even to the point of knowing when a sparrow falls to the ground. Thus the acts of God are not limited to colossal catastrophes, as most insurance companies seem to think, but include all the ordinary mundane daily events. God is in absolute control. Some things the Spirit of God initiates. Others He allows in controlled measures such as when God allowed Satan to physically torment Job but not to take his life (Job 2:6).

Therefore it's absolutely vital that we do not snub the Spirit of God by hardening our hearts to His promptings and warnings. If we reject His leading we cause ourselves unnecessary trouble.

APPLICATION

- Memorize the text in your favourite Bible translation and think about it often.
- Learn to listen to the gentle voice of God Almighty.
- Don't use insurance as a replacement for dependence on God.
- Be fully vigilant of your own inner attitudes—especially towards correction and criticism from those in authority. An un-teachable, smug, know-it-all attitude always brings problems. Guaranteed.

Which of these steps, if any, does Jesus want you to take now? Ask Him.



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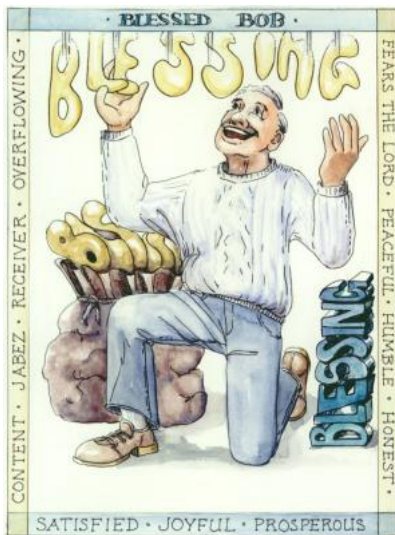
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KEY WORDS

blessed, calamity, fall, fear, heart, insurance, less assets (quantity), protection, safety, trouble, underwriting

ILLUSTRATION

[Who is Blessed Bob?](#)



Blessed Bob is very fortunate. He recognizes that good things come from God! God is shunned by many, but not by Bob. Bob loves God. He wants to receive all the good things that God has for him. He's not too proud to ask God for help. In fact, Bob prays often. Some think that he prays without ceasing. But he is not without fault. Blessed Bob makes many mistakes, and when he does, he admits his errors. He corrects them and presses on.

Bob gets so many blessings he feels overwhelmed. His cup overflows. But he doesn't hoard his blessings. Like Generous Genevieve, Blessed Bob likes to give to others. He is truly prosperous, even though there are many who are financially richer than he is.

We see examples of Blessed Bob in the Bible in the lives of Job and Joseph. Job went through some very good times (Job 29:2-25) and some very bad times (Job 2:7-8). Joseph had similar financial cycles (Genesis 39:2,21). Both men kept their focus on God, not on their financial condition (Job 1:21, Genesis 50:19-21).

More recently we have examples of those who have lived with the same life focus. R. G. LeTourneau was the inventor of the largest earth moving machines in the 1930's and 1940's. He credited God for his tremendous success. He gave away much of his wealth while he was



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still living saying that, "When I shovel money out to God's interests, God shovels money back to me, but God's shovel is bigger than mine." He was called the mover of men and mountains because of his great work and influence. On his gravestone, R. G. LeTourneau left all visitors with these words, SEEK YE FIRST THE KINGDOM OF GOD AND HIS RIGHTEOUSNESS AND ALL THESE THINGS SHALL BE ADDED UNTO YOU MATTHEW 6:33.

Blessed Bob is full of joy. He is satisfied with life!



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FOOTNOTES

1. *Primer Questions and Answers on Insurance* 1996. Burkett elaborated on this point in *Principles under Scrutiny* 1985 Christian Financial Concepts, Page 70 Insurance ... is it scriptural? Where he wrote: "Unfortunately, one of the bad side effects of relying so heavily upon insurance to buffer every little problem is that we also buffer God's guidance. There is no evidence in Scripture that God promises or desires to buffer His people from every difficulty or inconvenience. In fact, conversely, evidence exists that these are specifically allowed to redirect us or allow us to 'test' our faith (Romans 5:3, 2 Corinthians 8:2, Philippians 3:7, James 1:3). Thus, there is a 'transfer' of trust from God to insurance if used in excess....An overwhelmingly simple principle stand out in God's Word - individual responsibility....Each Christian must examine every area of daily life frequently to see if it is up to God's standards. The best quick test is whether or not there is peace about the actions."

2. *Money, Possessions and Eternity - Revised and Updated* copyright 2011 , by Randy C. Alcorn Tyndale House Publishing Inc, page 348

